

#### **BUILDING DEPARTMENT**

1700 CONVENTION CENTER DRIVE CITY HALL-2<sup>ND</sup> FLOOR MIAMI BEACH, FLORIDA 33139

# **Local Flood Hazard Information**



# Flood Hazard Area

All properties within the City of Miami Beach are located within the Special "Flood Hazard Area". Some areas flood with a high tide and west wind. There is a 26% chance of being flooded over the life of a thirty (30) year mortgage. Your property may be vulnerable to flooding from heavy storms. The buildings are built prior to 1974, "pre-firm", and their First Finish Floor Elevation are elevated below the Base Flood Elevation (BFE), have more chance of being flooded. You may contact the Building Department to find out what flood zone your property is located in. You may also contact the Building Department or visit City Hall for any information on post flood events.

#### Flood Warning

The City of Miami Beach and Miami-Dade County have warning systems. Warning will be given on television (WFOR [4], WTVJ[6], WSVN[7] or WPLG[10]), radio (WIOD, 610 AM. Tune into these media's for instructions during times of possible flooding. Warning will be broadcasted on these stations 36 hours in advance. Evacuation maps are available in the City Hall.

# Special Needs Registration

Residents that require special care and/or special transportation need to register with the Miami-Dade County Emergency Evacuation Assistance Program immediately. The number is 305-513-7700 or 305-468-5402 TDD (hearing impaired).

#### Flood Safety

Being aware of what steps to take to minimize your loss prior to a flood is the first step to safety

- Safely turn off gas and electricity to the building.
- Heed warnings from officials, evacuate when orders are given.
- Know your evacuation zone and route to the shelter.
- Have a small bag with essentials prepared.
- Be cautious at night
- Have battery operated flashlight, radios, and televisions in working condition.
- Do not walk through flooding water
- Do not drive through a flooded area
- Stay away from power lines and electrical wires.
- Call Report downed power lines to Florida Power & Light (FPL) to 1-800-4-OUTAGE.
- Make plans ahead of time for the pets to stay at a kennel or with friends and family in the case of evacuation.
- DO NOT PANIC

### **Property Protection**

Moving outdoor furniture and relocating downstairs furniture to upper stories or higher locations will minimize loss. Sandbags can be placed to help slow down flood water from reaching your possessions. Retrofitting is a way to minimize loss prior to floods occurring. This involves building flood walls, elevating a structure, ect. The City of Miami Beach Building Official can assist property owners in these techniques.

### Community Emergency Response Team (CERT)

The City of Miami Beach has become a part of a national network of CERT communities. The City has developed a program that is designed to help neighborhoods prepare for and respond after catastrophic disasters such as hurricanes, tornadoes, and other major emergencies. Volunteers are trained in basic disaster survival and rescue skills that improve the ability of citizens to survive until responders or other assistance arrives. For more information, contact the Neighborhood Services Department at 305-673-7077.

## Flood Insurance

Homeowner's insurance policies do not cover losses due to flooding. The City of Miami Beach participates in the National Flood Insurance Program (NFIP) that makes flood insurance available to everyone in the City. For most of people, a home and its content is their great investment. We strongly urge you to buy flood insurance to protect yourself a devastating loss.

Information about flood policies is available from your insurance agent. Property owner can insure their building and content and renters can insure their possessions. Just because you have not been flooded in the past does not mean you will not be flooded in the future. Call your insurance agent now so that you will be prepared for future events. Do not wait for a disaster or devastate your family. Please be advised that there is a 30-day waiting period before new flood policy coverage goes into effect

# FIRM & Flood Zone

The Flood Insurance Rate Map (FIRM) is essential product of the Flood Insurance Study, which shows floodplain boundaries and flood data for both floodplain management and insurance rating program. The FIRM zones designations are based on 100-year flood. The 100-year flood is also referred to as Base Flood Elevation (BFE). The 100-year flood is used by the NFIP as basis for insurance requirements nationwide.

# Zone AE, VE, X-500 Year:

Properties in the zones AE and VE fall within the 100-year floodplain. These Zones are special Flood Hazard Area (SFHA), and flood insurance is required on all properties with federal backed program.

Properties in zone X fall in 500-year floodplain. Flood Insurance is not required.

#### Floodplain Development Permit Requirements

All developments including new construction, repairs and/or replacement work, additions, fill and three removals require a permit. Please contact the Building Department, at (305) 673-7000 extension 6600/6700, should you see development without properly displayed permit.

### **Substantial Improvement/Damage Requirements**

The National Flood Insurance Program (NFIP) requires that if the cost of reconstruction, rehabilitation, addition or other improvements to a building equals or exceeds 50% of the buildings market value, then the building must meet the same construction requirements as a new building. Substantially damaged buildings must also be brought up to the same standards (i.e. a residence damaged so that the cost of repairs equals or exceeds 50% of the building value before it was damaged must be elevated above the Base Flood Elevation (BFE).

# **Drainage System Maintenance**

The City has a system of drainage channels and ditches for storm water management purposes. They are maintained on a regular basis by the Public Works Department. The ditches are vital since the water flowing through them not only drain our City, but also inland areas. State law prohibits dumping in the waterways. Violations should be reported to the Public Works Department at (305) 670-7000 extension 6407 or to the Police Department at (305) 673-7900.

## **Natural & Beneficial Function**

State regulations protect those natural areas that help to reduce the risks associated with flooding. When portions of floodplains are preserved their natural state, they provide many benefits to both human and natural systems. These benefits range from providing aesthetic pleasure to reducing the number and severity of floods, helping handle storm-water runoff, and minimizing non-point water pollution.

### Flood Zone and Base Flood Elevation Determination

If you are interested to obtain flood zone in a property located at the City of Miami Beach, please contact the Building Department-Engineering Section at (305) 673-7000 extension 6165, 6817, 6797, 6117 or 6770. In addition, the Miami Beach Public Library at 227 22<sup>nd</sup> Street provides flood protection information and maintains copies of Miami Beach Flood Insurance Map (FIRM) along explanations on their use to determine flood zones and elevations.

You can also view electronically the flood zone information from Federal Emergency Management Agency (FEMA) or Miami-Dade County website at:

www.fema.gov or http://gisims2.co.miami-dade.fl.us/MyNeighborhood/.

Should you have any question in regards to floodplain management and regulation, please contact the Building Department- Engineering Section at the above telephone number.